



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Daniel Ahles ) Group Art Unit 2161  
App. No. : 10/041,765 )  
Filed : January 7, 2002 )  
For : SYSTEM AND METHODS )  
FOR SELECTIVE USE OF )  
RISK MODELS TO PREDICT )  
FINANCIAL RISK )  
Examiner : Unknown )

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

United States Patent and Trademark Office  
P.O. Box 2327  
Arlington, VA 22202

Dear Sir:

Enclosed is form PTO-1449 listing eight (8) references that are also enclosed. This Supplemental Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required in accordance with 37 C.F.R. § 1.97(b)(3). If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

Respectfully submitted,  
KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 03-05-03

By: Nira M. Brand  
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PATENT

2161 #7 BT  
3-20-03

Case Docket No. 1DATA.045A

Date: March 5, 2003

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Daniel Ahlès

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Examiner : Unknown

Group Art Unit : 2161

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) 2327, Arlington, VA 22202, on

March 5, 2003

(Date)

*Nira M. Brand*

Nira M. Brand, Reg. No. 52,648

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## TRANSMITTAL LETTER

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ATTENTION: APPLICATION BRANCH

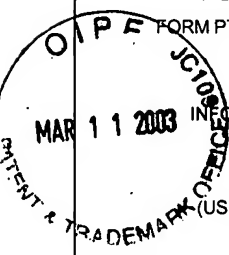
Dear Sir:

Enclosed for filing in the above-identified application are:

- (X) A Supplemental Information Disclosure Statement.
- (X) A PTO Form 1449 with eight (8) references.
- (X) The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment, to Account No. 11-1410.
- (X) Return prepaid postcard.

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 FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT (USE SEVERAL SHEETS IF NECESSARY)	ATTY. DOCKET NO. 1DATA.045A	APPLICATION NO. 10/041,765
	APPLICANT Daniel Ahles	
	FILING DATE January 7, 2002	GROUP 2161

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
	1	5,237,159	17Aug93	Stephens et al.			
	2	5,679,938	21Oct97	Templeton et al.			
	3	5,691,524	25Nov97	Josephson			
	4	5,703,344	30Dec97	Bezy et al.			
	5	5,801,366	01Sep98	Funk et al.			
	6	5,848,400	08Dec98	Chang			
	7	6,059,185	09May00	Funk et al.			
	8	6,189,785 B1	20Feb01	Lowery			

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## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)	

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EXAMINER	DATE CONSIDERED
*EXAMINER: INITIAL IF CITATION CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP 609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED, INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.	